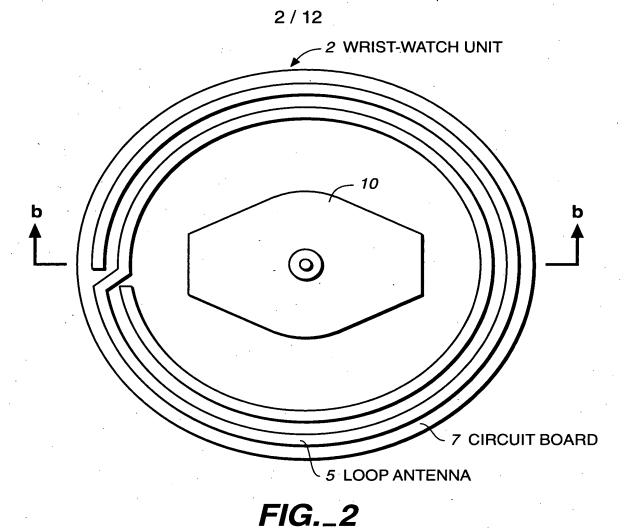
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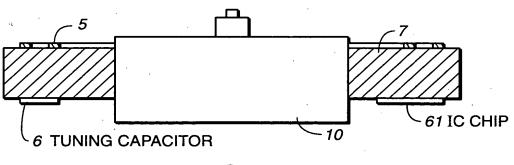
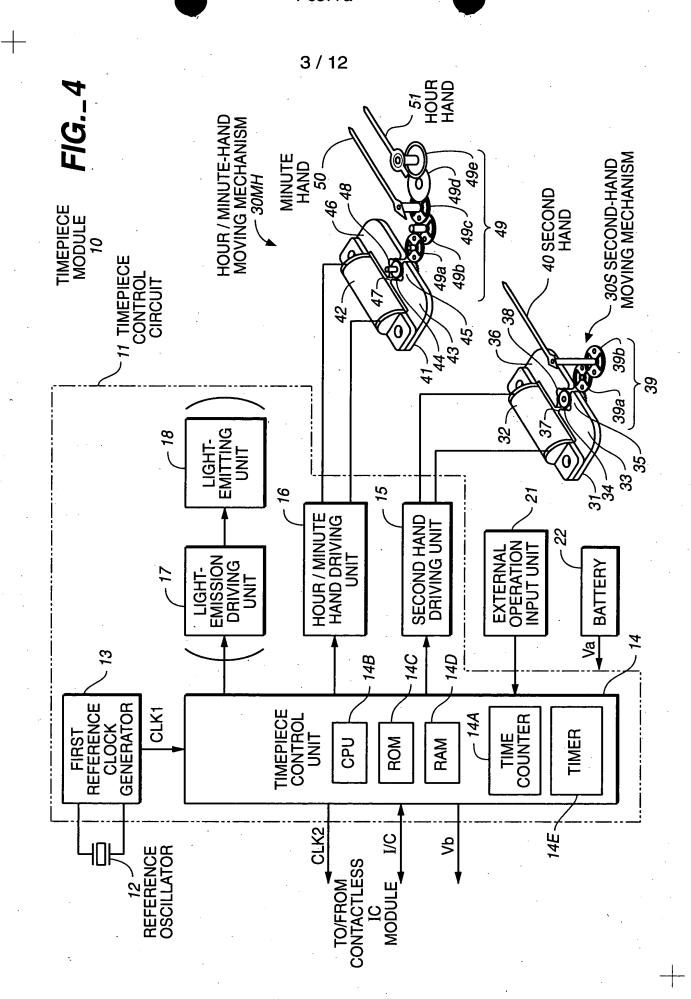
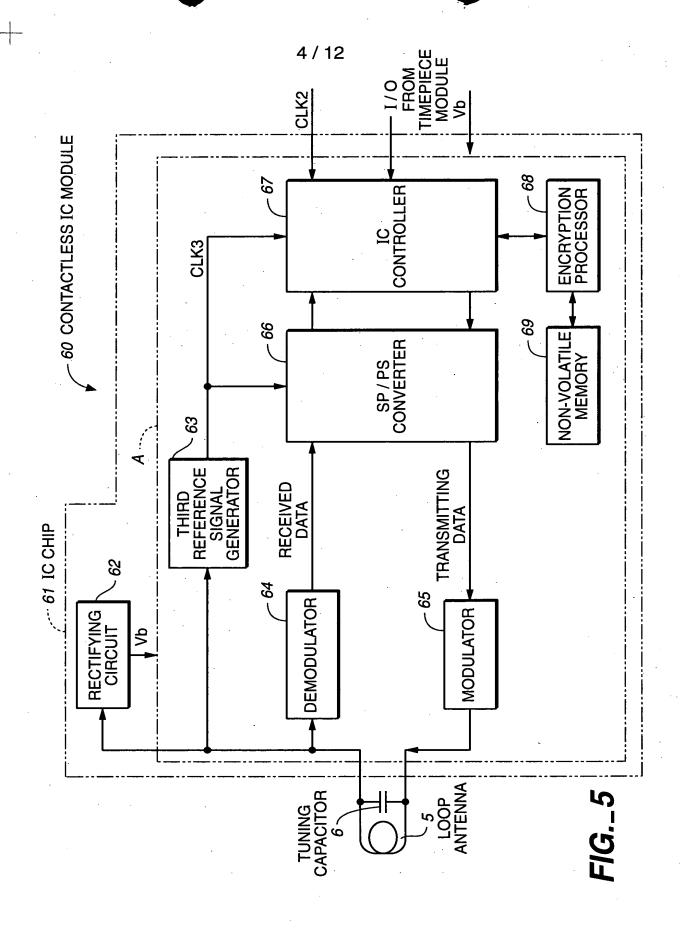


FIG._3



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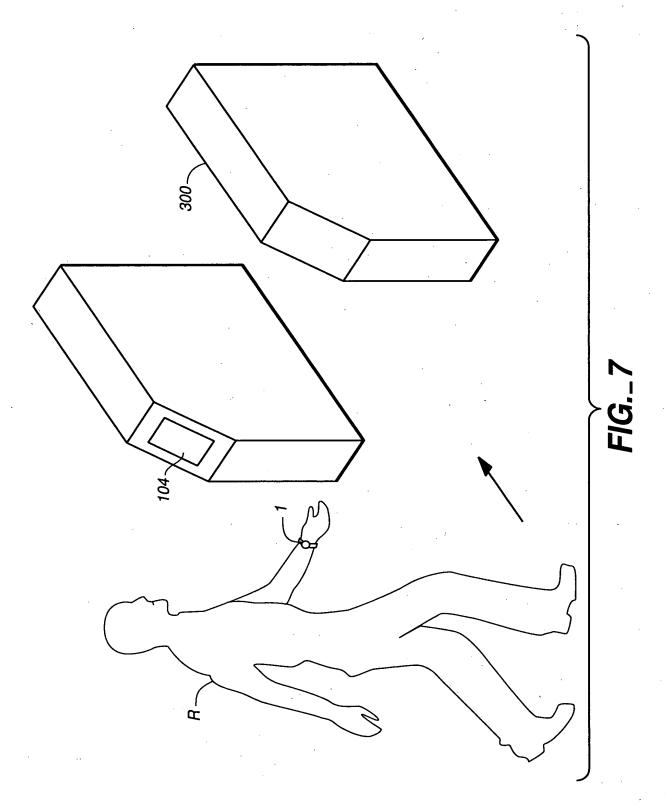
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DATA FORMAT

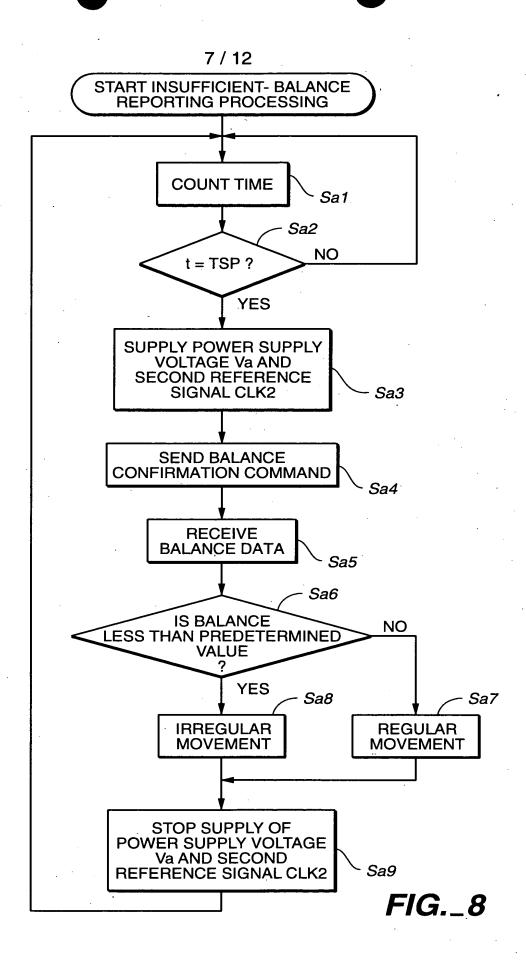
PERSONAL ID	#######
BALANCE DATA Da	******
SERVICE PROVIDER ID	\$\$\$\$\$\$\$\$
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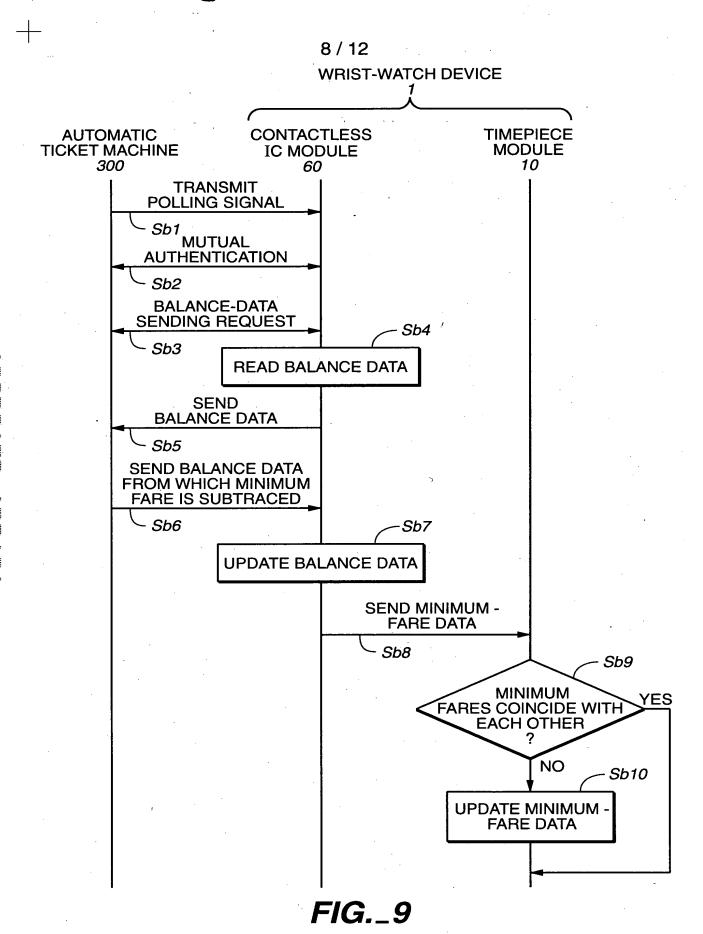
FIG._6

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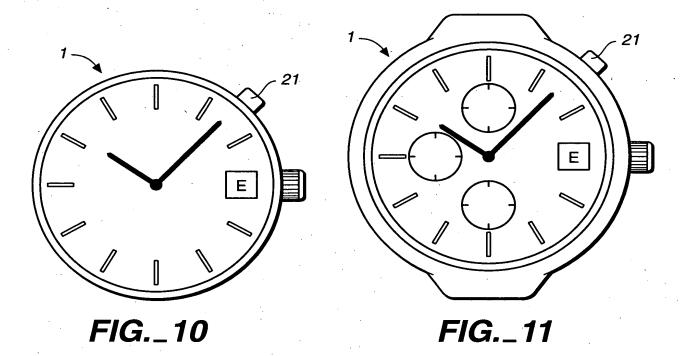


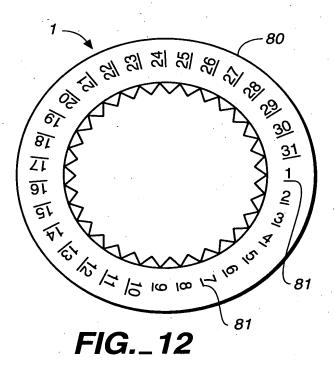
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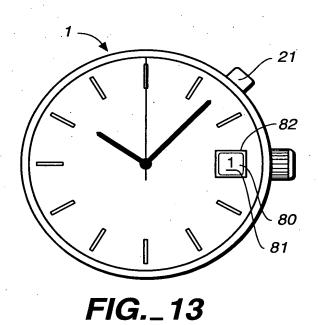




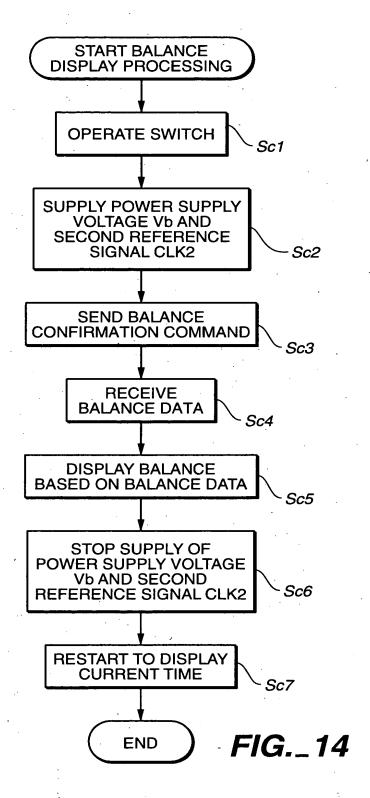
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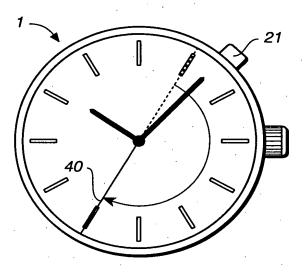


FIG._15

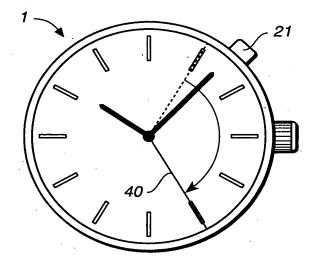


FIG._16

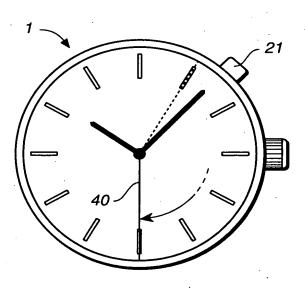


FIG._17

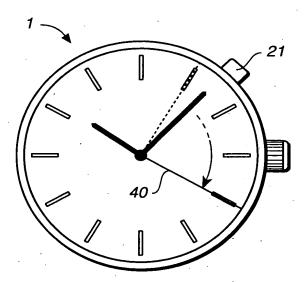


FIG._18

